

EXHIBIT 1

EXHIBIT 1

About ALSI

Assured Lender Services, Inc. (ALSI) is an Orange County, California based company that provides efficient, cost-effective non-judicial foreclosure services to organizations faced with the foreclosure of commercial properties in the Western United States. Focusing on client service and satisfaction, we work to ensure that each transaction adheres to the civil codes that govern foreclosures and complies with the necessary foreclosure timeframe.

We seek to provide efficient, cost-effective non-judicial foreclosure services in the highly specialized commercial asset market. Since our founding our focus has been and remains commercial properties and we do not employ a “mill” strategy in assisting our clients through the foreclosure process. Rather, we value service over volume, guided by an experienced and knowledgeable management team.

Our team assists clients with a wide-array of property types – including SBA loans, mixed collateral loans, undeveloped lots, partially constructed buildings, industrial, office, high-rise, retail, hospitality and special use-landmark-high profile – and a broad-range of default amounts (from \$100,000 to \$200,000,000).

<http://www.assuredlenderservices.com/>

Tustin Corporate Center

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EXHIBIT 2

EXHIBIT 2

About Tina Suihkonen

Tina Suihkonen is the President and Chief Operating Officer of ALSI, responsible for running the day-to-day operations of the company and managing the staff. Tina has over 15 years experience processing foreclosures, including most recently as Vice President of the foreclosure trustee department of LandAmerica OneStop, Inc., where she was responsible for managing the entire foreclosure department and related default business, and managing a staff of 28 trustee sale officers and senior trustee sale officers handling a very high volume of monthly foreclosures. Tina was instrumental in growing the trustee group from a staff of 5 to 28 associates handling foreclosure production in six states: Arizona, California, Idaho, Nevada, Oregon and Washington. Her focus on timeline management, recruiting, training and preparing her staff for additional responsibilities were all critical to the growth of the department.

During her six-year tenure at LandAmerica, Tina began as a senior trustee sale officer, and was promoted to foreclosure supervisor, assistant vice president, and finally, to vice president of the entire foreclosure trustee department. Prior to joining LandAmerica, Tina worked as a trustee sale officer for nine years at two separate Orange County, California based foreclosure trustee businesses where she processed foreclosures and interacted directly with clients. Tina is experienced in handling complex commercial and high liability files, including multi-million dollar deeds of trust, blanket trust deeds, multiple deeds of trust, private investor deeds of trust, all inclusive trust deeds, mixed collateral and land contracts, as well as residential foreclosures.

Tina is a member of the United Trustees Association (UTA) and the California Mortgage Bankers Association (CMBA) and has held a California Real Estate license since 2000.

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EXHIBIT 3

EXHIBIT 3

Tina Suihkonen

President and Chief Operating Officer at Assured Lender Services, Inc.

Orange County, California Area

Current • **President and Chief Operating Officer at Assured Lender Services, Inc.**

Past • Vice President - Foreclosure Trustee Services at LandAmerica
• Sr. Trustee Sale Officer at Orange Coast Title
• Trustee Sale Officer at Professional Lenders Alliance

Education • Balin Institute of Legal Studies
• Golden West College

Recommended 4 people have recommended Tina

Connections 373 connections

Industry Real Estate

Websites • My Company
• My Blog
• Twitter

Tina Suihkonen's Summary

experienced in handling complex commercial and high liability files, including multi-million dollar deeds of trust, blanket trust deeds, multiple deeds of trust, private investor deeds of trust, all inclusive trust deeds, mixed collateral and land contracts, as well as residential foreclosures.

Tina Suihkonen's Specialties:

over 15 years experience processing foreclosures.

Tina Suihkonen's Experience

President and Chief Operating Officer

Assured Lender Services, Inc.

(Real Estate industry)

December 2008 — Present (1 year 7 months)

Assured Lender Services, Inc. ("ALSI") is a Tustin, California-based foreclosure trustee service that handles commercial and residential foreclosures and related services in western states. Led by an experienced team brought together to focus on service first, we are dedicated to providing our clients with the most efficient, timely and personal service in the industry. ALSI forecloses on trust deeds ranging in value from a few thousand dollars to hundreds of millions of dollars. The founders have experience in the foreclosure trustee field, ranging from acting as trustee sales officers to handling and resolving complex multi-million dollar trust deed related matters. One of our core strengths is that we provide client-specific, personalized service at competitive prices that larger, systems-entrenched competitors cannot match. Our size, coupled with the veteran team that leads ALSI, allows the company to be flexible and immediately responsive to our clients specific needs.

Vice President - Foreclosure Trustee Services

LandAmerica

(Public Company; 10,001 or more employees; LFG; Real Estate industry)

January 2003 — December 2008 (6 years)

Sr. Trustee Sale Officer

Orange Coast Title

(Privately Held; 51-200 employees; Real Estate industry)

2001 — 2002 (1 year)

Trustee Sale Officer

Professional Lenders Alliance

(Real Estate industry)

1996 — 2000 (4 years)

Tina Suihkonen's Education

Balin Institute of Legal Studies

Paralegal Certificate , 1988 — 1990

Golden West College

Psychology/Sociology 1986 — 1988

Additional Information

Tina Suihkonen's Websites:

- My Company
- My Blog
- Twitter

Tina Suihkonen's Groups:

United Trustee Association (UTA), Arizona Trustee Association (ATA), California Mortgage Bankers Association (CMBA), DRE - Salesperson- ID 01290868

Mortgage Bankers Association (MBA)

Commercial Real Estate Professional Investor Group CREPIG

Commercial Real Estate Investment Professionals

Mortgage Default Industry

Commercial Real Estate Network

The Foreclosure Group

REO and Foreclosure Network

Real Estate Finance & Investment Society

The Commercial Real Estate Network

Mortgage Servicing Network

Xpert Foreclosure Network

Commercial and Multifamily Loan Workout and Distressed Property Specialists

LandAmerica Alumni

DISTRESSED MORTGAGES

CREW - Commercial Real Estate Women

Distressed Real Estate & Debt

Five Star Default Servicing Conference and Expo

Distressed Asset Acquisition & Disposition Group

California Mortgage Bankers Association

We Are Orange County!™ (WAOC™) - California

AFW Investment Club

Distressed Real Estate Investment

Hotel Dealmaker Network

Commercial Real Estate Finance

Mortgage Default Servicing Professionals

Special Assets Group

Default Servicing Network

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GreenPearl Events Distressed Real Estate Group

EXHIBIT 4

EXHIBIT 4

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Empty offices dot landscape in Las Vegas

By HUBBLE SMITH
LAS VEGAS REVIEW-JOURNAL

Perhaps the best remedy for sky-high office vacancy in Las Vegas should come in the form of a steel wrecking ball.

Like the residential and retail markets, the office market is overbuilt, with nearly 50 million square feet of inventory and a vacancy rate of 23.4 percent in the first quarter, compared with 19.6 percent vacancy a year ago, Las Vegas-based business advisory firm Applied Analysis reported.

New construction has slowed to a pace not seen since the 1990s, Applied Analysis principal Brian Gordon said. In the past 12 months, a modest 843,000 square feet of new office space was added to the market, including 84,800 square feet in the first quarter.

No new office buildings have broken ground this year and the pipeline of planned projects has dried up as developers cancel or postpone projects, CB Richard Ellis office broker Jayne Cayton said.

Given the overbuilt nature of the office market in Las Vegas, Cayton said she expects little to no new construction in the near future.

"There's still some space under construction, but it's mostly zeros across the board," she said. "You can buy for less than you can build for, so if you bought land, you probably paid more than it's worth today and you can't build on it. It's going to probably sit for a while."

CB is reporting 24.6 percent vacancy for 33.6 million square feet of inventory. Monthly asking lease rates are \$1.84 a square foot, down 12 cents from the previous quarter and down 56 cents from a year ago.

Gordon said he's concerned that the purchase price of office buildings will continue to diminish as more distressed and lender-owned sales emerge. He expects to see downward price pressure far into the economy recovery.

"The silver lining in this is the opportunity created for companies looking to expand operations or relocate from higher-cost environments such as California," he said.

Dave Dworkin of Grubb & Ellis said he's seeing an increase in bank-owned properties and short sales, which provide investment opportunity. Investors who purchase land or distressed properties now are in good position to turn a profit in the future, he said.

While some office tenants have vacated their building, those who've stayed have been able to negotiate better lease rates with their landlords, Dworkin said. He reported slightly less than 50 lease transactions in the first quarter at rates ranging from 85 cents to \$2.85 a square foot. That's

down from \$1 to \$3.75 a foot a year ago.

Demand for office space continues to shrink in today's economy. Net absorption, or the amount of space taken, was negative 65,000 square feet during the quarter, John Stater of Colliers International reported. That's an improvement from negative 312,000 square feet in the fourth quarter and negative 320,000 square feet in the year-ago period.

CB Richard Ellis and Grubb & Ellis had it much worse at negative 541,639 square feet and negative 535,000 square feet, respectively, for the quarter. Calculations within each brokerage vary according to methodology.

Colliers reported 22.6 percent office vacancy in the first quarter, up from 22.3 percent in the previous quarter, the 14th straight quarter of rising vacancy. However, it's the fifth straight quarter in which year-over-year percentage increase has declined.

"Things are generally getting better," Stater said. "There's a lot more activity, a lot of people looking for cheaper space."

Mike Hillis, managing broker for Commerce Real Estate Solutions, said tighter credit terms, rising inflation and rising unemployment are hurting the outlook for the office market in Las Vegas.

The market will be subject to cautious activity from both consumers and companies, causing vacancies to remain elevated and most likely to increase, he said. Rents will continue to fall.

"In the coming months, we expect commercial real estate prices to decline further and we're not seeing any true recovery until the end of the year to early next year," Hillis said.

Southern Nevada continues to struggle with a deep recession and has not enjoyed the same level of increase in business activity as the rest of the country, he said.

Contact reporter Hubble Smith at hsmith@reviewjournal.com or 702-383-0491.

LAS VEGAS OFFICE MARKET

	Q1 2010	Q4 2009	Q1 2009
Inventory (square feet)	49.7 million	49.6 million	48.9 million
Vacancy	23.4 percent	23.1 percent	19.6 percent
Asking rent (psf)	\$2.16	\$2.23	\$2.31
Completion (sf)	85,000	178,000	329,000
Net absorption (sf)	-81,000	-77,000	-716,000

SOURCE: Applied Analysis

Find this article at:

<http://www.lvrj.com/business/empty-offices-dot-landscape-in-las-vegas-90712964.html>



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EXHIBIT 5

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ORANGE COUNTY-The county's office market showed some signs of stabilization during the first quarter, but it still posted significant negative net absorption and overall remains weak. Those are some of the conclusions in reports on first-quarter activity in the county from Voit Commercial Real Estate Services, Delta Associates and Colliers International.

"We are beginning to see signs of overall stabilization and improvement," in the county's office market, says Jerry Holdner, vice president of market research for Voit. Holdner tells GlobeSt.com that the most promising trend is that the overall total of direct and sublease space available in the county remained at 23.75% in the first quarter, the same as in the fourth quarter.

Much of that 23.75% is the same space this quarter as last—it was sublease space and has now gone back to landlords as direct space. Holdner says that he's hopeful that the flattening in the amount of available space on the market is a sign that the market has bottomed out, although that remains to be seen.

Holdner also points to an increase of 200,000 square feet in the total of office building sales for the first quarter when compared with the first quarter of 2009. The figure is not earth-shattering, he says, but it means that 2010 is off to a better start than last year.

Despite the stabilizing signs, the county's office market still posted negative net absorption of 414,162 square feet in the first quarter, according to the Voit report, which tracks about 108 million square feet. Delta Associates, which produces its report in association with Transwestern and tracks nearly 120 million square feet, pegs the negative net absorption at 936,000 in the first quarter. Colliers reports more than one million square feet of negative net absorption in the quarter but still pegs the overall availability at a figure close to Voit's, 23.2%.

Colliers sees a positive note in that leasing activity "slightly increased from the previous quarter," but the company's report views the Orange County office market as "quite far off from a recovery." It says that tenants "continue to consolidate their operations while the creation of new companies is nearly non-existent," meaning that office users continue to give back space to landlords.

via http://www.globest.com/news/1639_1639/orangecounty/184423-1.html

Posted in [From The News](#). Tags: [consolidate](#), [gross lease](#), [leases](#), [negative net absorption](#), [new construction](#), [rental rates](#). [Leave a Comment »](#)

Empty offices dot landscape in Las Vegas

April 13, 2010 — Tina Suihkonen

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106 Bay Area hotels in default

April 13, 2010 — Tina Suihkonen

Decline in room revenue spelling trouble for industry

By George Avalos
Contra Costa Times

Posted: 04/12/2010 04:09:46 PM PDT

Updated: 04/13/2010 07:56:07 AM PDT

More than 100 hotels in the Bay Area are now suffering from problem mortgages, according to a new report that sketches ongoing woes for the lodging industry.

During the first quarter of 2010, an estimated 106 Bay Area hotels were either in foreclosure or default on their mortgages in the first quarter, Atlas Hospitality Group reported.

That was up 10.4 percent from the 96 hotels in the nine-county region that struggled with mortgage delinquencies in the 2009 fourth quarter, the October-December period.

“This problem is definitely going to continue,” said Alan Reay, president of Atlas Hospitality. “We are still seeing declines in room revenue. That is having a major impact on the ability of hotel owners to pay off their mortgages.”

During the first quarter, the Bay Area regions hammered hardest by problem mortgages were Alameda County, Santa Clara County and Sonoma County.

Delinquent and foreclosed mortgages for hotels totaled 24 in Alameda County, 21 in Santa Clara County and 19 in Sonoma County, Atlas determined.

EXHIBIT 6

EXHIBIT 6

Type of Work: Text

Registration Number / Date:
TX0007171974 / 2010-07-09

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Title: Empty offices dot landscape in Las Vegas.

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